

In re:  
Michael George Schwentner  
Joy N. Schwentner  
Debtors

Case No. 16-11037-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 09, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	Michael George Schwentner, Joy N. Schwentner, 4285 Scheidys Road, Whitehall, PA 18052-1918
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14467951	+ AJAX MORTGAGE LOAN TRUST ETAL, P.O. BOX 742334, LOS ANGELES, CA 90074-2334
13687925	+ CCA Financial, LLC, 7275 Glen Forest Dr. Suite 100, Richmond, VA 23226-3779
13697770	+ Embassy Bank for the Lehigh Valley, c/o Jack M. Seitz, Esq, One Windsor Plaza, 7535 Windsor Dr., Ste 200, Allentown, PA 18195-1014
14008302	+ Kevin K. Kercher, Esquire, 881 Third Street, Suite #C-2, Whitehall, PA 18052-5930
14587423	+ Law Office of Kevin K Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14333456	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
14414073	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13773096	+ U.S. Bank National Association et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
13766736	+ U.S. Bank National Association, Trustee (See 410), C/O Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 10 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2021 23:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 09 2021 23:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13694350	+ Email/Text: assignedrisk@ameriserv.com	Jul 09 2021 23:12:00	Ameriserv Financial Bank, P O Box 520, Johnstown, PA 15907-0520
13679630	EDI: CAPITALONE.COM	Jul 10 2021 03:13:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
13731250	+ EDI: MID8.COM	Jul 10 2021 03:13:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
BRIAN M. KILE	on behalf of Creditor Ameriserv Financial Bank bkile@grenenbirsic.com mcpupec@grenenbirsic.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank National Association et al dboyle-ebersole@orlans.com, pfranz@hoflawgroup.com
FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
JACK M. SEITZ	on behalf of Creditor Embassy Bank for the Lehigh Valley jseitz@lesavoybutz.com sblake@lesavoybutz.com
JILL MANUEL-COUGHLIN	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET SEQ bankruptcy@powerskirm.com
JOSEPH ANGIO DESOYE	on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
JOSHUA I. GOLDMAN	on behalf of Creditor BANK OF AMERICA N.A. Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
KEVIN K. KERCHER	on behalf of Debtor Michael George Schwentner kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Plaintiff Joy N. Schwentner kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Plaintiff Michael George Schwentner kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Joint Debtor Joy N. Schwentner kevinkk@kercherlaw.com kevin@kercherlaw.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
MARIO J. HANYON	on behalf of Creditor LoanCare LLC wbecf@brockandscott.com, wbecf@brockandscott.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
SARAH K. MCCAFFERY	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET SEQ bankruptcy@powerskirm.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor BANK OF AMERICA N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG	

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on behalf of Creditor LoanCare LLC paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor LOANCARE LLC paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 20

**Information to identify the case:**

Debtor 1 Michael George Schwentner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6222

EIN --\_-----

Debtor 2 Joy N. Schwentner

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9382

EIN --\_-----

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 16-11037-pmm

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael George Schwentner

Joy N. Schwentner

7/8/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**